

In re:  
Sharon L. Fahy  
Debtor

Case No. 18-15488-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Apr 06, 2022

Form ID: 138OBJ

Total Noticed: 30

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2022:**

Recip ID	Recipient Name and Address
db	+ Sharon L. Fahy, 1840 Berwyn Street, Philadelphia, PA 19115-3208
14215536	+ Citizens Bank, N.A., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
14336088	+ Citizens Bank, N.A. f/k/a RBS Citizens, N.A, c/o Mary F. Kennedy, Esquire, 1310 Industrial Boulevard 1st Floor, Suite 101, Southampton, PA 18966-4030
14334438	+ Citizens Bank, N.A. f/k/a RBS Citizens, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577
14183391	+ FRANKLIN AMERICAN MORTGAGE COMPANY, 425 PHILLIPS BLVD, EWING NJ 08618-1430
14183392	+ John L. McClain and Associates, PO Box 123, Narberth, PA 19072-0123
14183393	+ KML Law Group, PC, 701 Market Street, Philadelphia, PA 19106-1541
14196180	+ Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F
14183399	+ Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495
14207822	+ Police and Fire Federal Credit Union, 3333 Street Road, Bensalem, Pa. 19020-2022
14183403	+ Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 06 2022 23:51:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 06 2022 23:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 06 2022 23:51:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14198907	Email/PDF: resurgentbknotifications@resurgent.com	Apr 06 2022 23:53:32	CACH, LLC its successors and assigns as assignee, of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14183388	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 06 2022 23:53:14	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14264095	Email/Text: megan.harper@phila.gov	Apr 06 2022 23:51:00	City of Philadelphia, Law Department Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14192605	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 06 2022 23:53:14	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14208283	Email/PDF: bncnotices@becket-lee.com	Apr 06 2022 23:53:32	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14183389	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 06 2022 23:50:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
14215536	+ Email/Text: BKelectronicnotices@cenlar.com	Apr 06 2022 23:50:00	Citizens Bank, N.A., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430

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14183394	+ Email/Text: PBNCNotifications@perituservices.com	Apr 06 2022 23:50:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14183395	+ Email/Text: Bankruptcies@nragroup.com	Apr 06 2022 23:51:00	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
14199223	Email/PDF: cbp@onemainfinancial.com	Apr 06 2022 23:53:01	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14183396	+ Email/PDF: cbp@onemainfinancial.com	Apr 06 2022 23:53:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
14183398	+ Email/Text: bankruptcygroup@peco-energy.com	Apr 06 2022 23:50:00	PECO, PO Box 37629, Philadelphia, PA 19101-0629
14243090	Email/Text: blegal@phfa.org	Apr 06 2022 23:50:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG,PA 17105
14342016	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 06 2022 23:53:32	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14183397	+ Email/Text: blegal@phfa.org	Apr 06 2022 23:50:00	Pa Housing Finance Age, 2101 N. Front Street, Harrisburg, PA 17110-1086
14183400	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 06 2022 23:53:02	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14183402	+ Email/Text: bankruptcy@sw-credit.com	Apr 06 2022 23:50:00	Southwest Credit Syste, 4120 International Pkwy, Carrollton, TX 75007-1958
14183403	+ Email/Text: bncmail@w-legal.com	Apr 06 2022 23:50:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14183390		FAHY, JOHN A
14334703	*+	Citizens Bank, N.A., f/k/a RBS Citizens, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577
14183401	*+	Sharon L. Fahy, 1840 Berwyn Street, Philadelphia, PA 19115-3208

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 08, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2022 at the address(es) listed below:

Name	Email Address
JOHN L. MCCLAIN	

District/off: 0313-2

User: admin

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on behalf of Debtor Sharon L. Fahy aaamcclain@aol.com edpabankcourt@aol.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN G. MCDONALD

on behalf of Creditor Citizens Bank N.A. bkgroup@kmllawgroup.com

MARY F. KENNEDY

on behalf of Creditor Citizens Bank N.A. f/k/a RBS Citizens, N.A. mary@javardianlaw.com, coleen@javardianlaw.com

United States Trustee

USTPRRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Sharon L. Fahy

Debtor(s)

Case No: 18-15488-mdc  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 4/6/22